

## Fact:

**Long term care is generally not covered by traditional health insurance plans.**

Medicare or traditional types of health insurance plans (including the FEHB Program, TRICARE, and TRICARE For Life) are intended to cover skilled, short term medical care as you recover from an illness or injury.

## Fact:

**Your chances of needing long term care increase as you grow older.**

According to the U.S. Department of Health and Human Services, about 70% of people turning age 65 will need long term care services at some point in their lives.<sup>2</sup>

**Start the conversation today.**

1. John Hancock Life & Health Insurance Company. "John Hancock 2016 Cost of Care Survey," conducted by LifePlans, Inc., September 2016.
2. U.S. Department of Health and Human Services. National Clearinghouse for Long-Term Care Information, [www.longtermcare.gov/the-basics](http://www.longtermcare.gov/the-basics) (accessed June 2017).

## Contact Us

For more information about the FLTCIP, visit [LTCFEDS.com/protectmyfamily](http://LTCFEDS.com/protectmyfamily). If you'd prefer to speak to one of our knowledgeable program consultants, please call **1-800-LTC-FEDS** (1-800-582-3337) **TTY 1-800-843-3557**. They're available to answer any questions you may have and can walk you step-by-step through the plan design and application process.

Note: It's important that you apply for long term care insurance when you are in good health. Certain medical conditions, or combinations of conditions, will prevent some people from being approved for coverage. You need to apply to find out if you qualify for coverage under the FLTCIP.

The Federal Long Term Care Insurance Program is sponsored by the U.S. Office of Personnel Management, insured by John Hancock Life & Health Insurance Company, and administered by Long Term Care Partners, LLC.



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The Federal Long Term Care Insurance Program™



## Help Protect What Matters Most: Your Family

A Guide to Long Term Care Insurance for Qualified Relatives

## The Facts About Long Term Care

Long term care is the care you need if you can no longer perform everyday tasks by yourself due to chronic illness, injury, disability, or the aging process. Long term care also includes the supervision you may need due to a severe cognitive impairment (such as Alzheimer's disease). This type of care is not intended to cure you. It's ongoing care that you may need for the rest of your life.

Here are some key facts about long term care to help you understand the importance of long term care insurance:

### **Fact:**

#### **Long term care can be expensive.**

**Nursing home cost:** In 2016, the national average cost of a semiprivate room in a nursing home was \$91,615 annually.<sup>1</sup>

**Home care cost:** Home care—which most people prefer—is generally more affordable than nursing home care but can still be expensive. When averaged nationally, the cost of a home health aide visiting six hours per day, five days a week is \$32,760 per year.

The cost of long term care services varies, depending on where you live. To find the cost of long term care in your area, visit [LTCFEDS.com/costofcare](http://LTCFEDS.com/costofcare).

## Help Protect Your Relatives with the FLTCIP

Did you know that as part of your federal benefits, you and your qualified relatives are eligible to apply for coverage under the Federal Long Term Care Insurance Program (FLTCIP)? Even if you don't apply, consider how a spouse, parent, or other family member may benefit from this important coverage. Share this information with your family today.

### **Who's Eligible?**

Federal and U.S. Postal Service employees and annuitants and active and retired members of the uniformed services are eligible to apply for FLTCIP coverage. The following family members are also eligible:

- ▶ spouses and domestic partners of eligible employees and annuitants
- ▶ adult children of living eligible employees and annuitants
- ▶ parents, parents-in-law, and stepparents of living eligible employees

### **Why Long Term Care Insurance?**

Long term care insurance can help ensure your independence and reduce your reliance on loved ones should you need long term care. Long term care insurance can also improve your financial security. It helps protect your income, including pensions and annuities, and your savings, or other investments, from being exhausted by long term care costs. No matter your age, long term care insurance should be considered in your financial plan.

### **Coverage Under the FLTCIP**

The FLTCIP is designed specifically for the federal family. As you assess the FLTCIP's value, consider these important benefits:

- ▶ The FLTCIP helps pay for long term care services in a variety of settings (at home or in a facility, such as an assisted living facility, an adult daycare, or a nursing center) and your choice of caregiver.
- ▶ If home care is your preference, the stay-at-home benefit includes a range of services that support care in your home, helping you maintain your quality of life in familiar surroundings.
- ▶ Informal care provided by friends and family members, as long as they do not live in your home at the time you become eligible for benefits. (Note: Benefits for care provided by family members is limited to 500 days.)
- ▶ The FLTCIP is portable and guaranteed renewable, which means you can continue to keep your coverage as long as you pay your premiums.

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